

policy of not fully manning certain support positions, including positions as important to mission support as intelligence and communications, shortages in some areas leave some units with virtually no capability on hand.

The General Accounting Office survey I referred to gave some dramatic examples of the effect:

At the 3rd Brigade of the 1st Armored Division, only 16 of 116 M1A1 tanks had full crews and were qualified, and in one of the Brigade's two armor battalions, 14 of 58 tanks had no crewmembers assigned because the personnel were deployed to Bosnia. In addition, at the Division's engineer brigade in Germany, 11 of 24 bridge teams had no personnel assigned.

[C]aptains and majors are in short supply Army-wide due to drawdown initiatives undertaken in recent years. The five later-deploying divisions had only 91 percent and 78 percent of the captains and majors authorized, respectively, but 138 percent of the lieutenants authorized. The result is that unit commanders must fill leadership positions in many units with less experienced officers than Army doctrine requires. For example, in the 1st Brigade of the 1st Infantry division, 65 percent of the key staff positions designated to be filled by captains were actually filled by lieutenants or captains that were not graduates of the Advanced Course.

There is also a significant shortage of the NCOs in the later-deploying divisions. Again, within the 1st Brigade, 226, or 17 percent of the 1,450, total NCO authorizations, were not filled at the time of our visit.

[T]o deploy an 800-soldier task force [to Bosnia] last year, the Commander of the 3rd Brigade Combat Team had to reassign 63 soldiers within the brigade to serve in infantry squads of the deploying unit, strip non-deploying infantry and armor units of maintenance personnel, and reassign NCOs and support personnel to the task force from throughout the brigade. These actions were detrimental to the readiness of the non-deploying units. For example, gunnery exercises for two armor battalions had to be canceled and 43 of 116 tank crews became unqualified on the weapon system.

Mr. Speaker, I know that other Members of the House have gone on their own fact-finding trips to Europe, and almost everyone comes back with the same story—that Army personnel would talk their ears off about shortfalls in personnel and the killing effect this has on the day-to-day operational tempo. These concerns come not mainly from forces actually deployed on missions, but from forces left behind to take up the slack. I am here to tell you that these are not just a few isolated cases—they reflect a very wide-spread situation in later-deploying Army units, because there just are not enough people to go around given the operational requirements.

To test that proposition, I asked the Army Legislative Liaison office to provide me with a rundown of the current personnel situation in each of the 10 active divisions. They did a good job of it—in particular I want to thank Lt. Col. Joe Guzowski and Lt. Col. Craig Deare for putting together very useful, well organized data very quickly. I am afraid I may have contributed a bit to the overwork problem I'm discussing here today, but, as usual, they came through.

The information they collected shows especially severe personnel shortfalls in units de-

ployed in Europe, more isolated and less serious problems in some other later-deploying divisions, and generally good personnel levels in early-deploying divisions. Here are a few excerpts:

1st Infantry Division (Germany)

The Division is 94% assigned strength and 88% available strength and 86% deployable strength. Available senior grade is 88%. They have a shortage of 436 NCOs, 73% of their required Majors and 84% of required Captains, which continue to cause junior leaders to fill vacant positions.

The Division remains critical in maintenance supervisors, to include Aviation maintenance warrant examiners . . . which remain at 0% fill.

The Division's MI Military Intelligence battalion is below for the eleventh consecutive month and without extensive augmentation is not capable of performing sustained combat operations.

1st Armored Division (Germany) [Which will take on the KFOR mission in Kosovo]

[Due to] shortages of soldiers in critical division competencies resulting from deployment on contingency operations, the division cannot deploy to meet assigned . . . missions without augmentation and training time.

Personnel trained in critical division competencies are deployed on contingency operations. These training issues make the division unable to function effectively for division level operations without extensive assistance.

The continued downward trend in NCO strength (85%, short 724 NCOs) hinders the division's ability to provide adequate supervision and training.

4th Infantry Division (Fort Hood, Texas and Fort Carson, Colorado)

The division remains at borderline . . . Senior grade shortages continue to be primary concern. The [overall] personnel strength percentages continue to mask critical shortages.

Captains and Majors are short . . .

NCOs are short . . . [by] 450.

10th Infantry Division [Which is preparing to deploy to Bosnia]

The division's aggregate strength and infantry squad manning are at the highest levels in over 18 months and continue to improve. . . . NCO shortages were the primary reason for . . . failure.

The shortage of field artillery NCOs . . . is placing junior soldiers into critical positions that require a greater experience base to effectively lead gun crews. Of the 44 howitzers authorized, all are combat capable, but only 22 are fully manned and qualified.

[We] project [that] some subordinate units preparing to deploy will improve and units remaining on Fort Drum will decrease their overall C [readiness] ratings.

Mr. Speaker, the shortages in personnel in later deploying units and in many support positions is, in my view, seriously damaging the overall readiness of the Army. General Shinseki essentially acknowledged that in his confirmation hearing. The Army, he said, is currently able to meet its primary strategic mandate, which is to be prepared to prevail in two nearly simultaneous major theater wars. But the requirement to prevail in the second theater, he warned, could be accomplished only with "high risk."

In the vernacular of the military in the 1990s, Mr. Speaker, this is a carefully crafted way of saying that the situation is not accept-

able. To say that the mission is "high risk" is to say at the very least that the Army would suffer unacceptably high casualties in the event of a conflict. Just as importantly, in my view, it is to say that the units involved are not able to attain the standards which the service has established. For the professional men and women who serve in the force, this is a terribly frustrating situation. It is reflected in complaints that units sent for exercises to the Army's combat training centers in California, Louisiana, and Germany are not as capable as they used to be because shortages have limited the extent and quality of preparatory training at their home bases. It is reflected in the difficulty the service has had in retaining its most highly skilled and accomplished personnel. It is reflected, as well, in evidence of increasing strains on military families caused by frequent and unplanned deployments and excessive workloads when people are at home.

Mr. Speaker, the Army has tried valiantly to adjust to the demands of the post-Cold War environment by managing shortfalls in personnel as best it could. The leadership of the Army has tried to ensure that first-to-fight units have what they need, and, for the rest, they have demonstrated remarkable creativity and flexibility in allocating personnel to fill urgent requirements created by contingency operations and other demands. They have done a good job. The U.S. Army remains the best in the world, and perhaps, the best Army ever in this country or elsewhere. When called upon to perform difficult and demanding missions, the Army has responded magnificently.

But this has come at a price. The continued high pace of operations, the continued turbulence in the force, the continued need to assign hundreds and even thousands of people to temporary duty, the need for others to work harder to make up for shortfalls—all of this is eroding the readiness of the force. The Army needs to work with Congress beginning today to fix the problem. We need to add enough personnel to the force to meet the demands of the post-Cold War world without wearing out so many of the wonderful men and women on whom our security depends. We are wearing them out, Mr. Speaker. It is up to Congress to correct the problem.

RETIREMENT SECURITY

The SPEAKER pro tempore (Mr. OSE). Under a previous order of the House, the gentleman from Ohio (Mr. PORTMAN) is recognized for 5 minutes.

Mr. PORTMAN. Mr. Speaker, I rise tonight to talk about retirement security. This Congress and the administration have I think appropriately made preserving Social Security a top priority for this year. But as this chart demonstrates, it is not enough to simply preserve Social Security. Our public Social Security system is only one part of our overall retirement security programs in this country. Specifically, I believe strongly that we need to take steps this year to significantly increase the availability of secure retirement savings by strengthening the private side, particularly the employer-provided pension side of our retirement system. This is a crucial issue for all Americans but particularly for baby

boomers who are nearing retirement. The problem we face is significant. Only about half of American workers have any kind of pension at all. This would include a 401(k), a traditional defined benefit plan, a profit-sharing plan and so on. About 80 percent of workers who are employed in smaller businesses that cannot afford because of the complexities of the current rules to offer plans do not have a plan, so about 20 percent have a pension plan. Studies show us that baby boomers right now are only saving about 40 percent of what they will need for their retirement needs. Finally, the personal savings rate in our country is at historic lows. In fact, the Commerce Department tells us that last month, the savings rate in the United States was minus 1.2 percent. Historically low. This is all the funds that are being saved in this country for retirement and other needs.

So how can people help themselves? How can people save more for their retirement? We have got a plan to do that. I have introduced a piece of legislation with the gentleman from Maryland (Mr. CARDIN) which increases that third leg of retirement security, which is again the private employer-based pension system, 401(k)s, 457s, 403(b) plans, defined benefit plans, profit-sharing plans and so on. The legislation is comprehensive and it is designed to correct all the deficiencies we see in our current system but, simply put, it lets workers save more for their own retirement. It makes it less costly and burdensome for employers, particularly small employers, to establish new pension plans or to improve their own plans they have already got.

Finally, we modernize the pension laws to make them more in tune with the current mobile workforce of the 21st century. How do we do this? We increase contribution limits. For instance, 401(k) contribution limits are increased from \$10,000 per year to \$15,000 per year, allowing workers to save more for their own retirement. We have catch-up contributions, allowing any worker age 50 or over to put an additional \$5,000 aside for retirement. This will be particularly good for women who have been out of the workforce raising kids and then come back into the workforce and want to build up a nest egg for their retirement. We drastically increase portability, allowing people to roll over their pension savings from job to job, whether they are in the private sector, the government sector or the nonprofit sector. These are long overdue changes that are absolutely necessary again to respond to the much more mobile workforce of the next century. We also lower the vesting requirement for matching employer contributions from 5 years where it is now to 3 years to give more Americans the ability to get involved in pension plans.

Finally, we cut red tape. The increasing complexities of the laws governing pensions, both in the private sector and

the nonprofit and public sector have discouraged the growth of pension plans. For small businesses in particular, the costs, the burdens and the liabilities associated with pensions are the main reason that companies are not offering these plans. This legislation takes steps to cut the unnecessary red tape that I think has put a real stranglehold on our pension system.

Who are these changes going to benefit the most? They benefit everybody. That is what is great about them. If we look at this chart, it will show us that at least 70 percent of current pension recipients, those who are retired and receiving pensions, make incomes of \$50,000 or less. So this is something that is really going to help the people who need the help the most. The next chart will show us that among those people who are involved in pensions who are getting pension benefits right now, 77 percent are middle and lower income workers. Again, by taking actions today to expand our pension savings, we are going to help the people who need the most help in saving for their retirement.

This is a chance for this Congress to help all Americans do what people want to do, which is to provide for a retirement that is secure, to have increasing independence in retirement, to have more dignity in retirement. Imagine the impact we could have in this country if the 60 million Americans who currently do not have retirement savings through a pension of their own would be able to get that kind of retirement security. Again, Social Security reform is very important. I support preserving the Social Security system. But this is an opportunity this Congress ought to take today and ought to pass this year to enable all Americans to have dignity and independence and security in retirement.

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TRIBUTE TO CHANCELLOR MICHAEL HOOKER OF THE UNIVERSITY OF NORTH CAROLINA AT CHAPEL HILL

The SPEAKER pro tempore (Mr. OSE). Under a previous order of the House, the gentleman from North Carolina (Mr. PRICE) is recognized for 5 minutes.

Mr. PRICE of North Carolina. Mr. Speaker, this week the University of North Carolina at Chapel Hill lost a bold leader when its eighth chancellor, Michael Hooker, died from complications of cancer. Memorial services will be held at 11 o'clock tomorrow morning on the UNC Chapel Hill campus.

During a short 4-year tenure Chancellor Hooker brought a great vision to the university, constantly pushing Carolina with the declared goal of making it the greatest public university in the Nation. His legacy will live in the university community and beyond, wherever the impact of his enthusiasm and his leadership were felt.

Mr. Speaker, Michael Hooker had an abiding love for Carolina. When he came to Chapel Hill to serve as Chancellor in 1995, he was returning to his school to which he had first come as a young man from the mountains of southwest Virginia and which he always felt had opened up the wider world to him. He graduated from Carolina in 1969, the first member of his family to graduate from college. He had a degree in philosophy. After earning graduate degrees in philosophy, he taught at Harvard, he held posts at Johns Hopkins University and then served as president of Bennington College in Vermont, the University of Maryland Baltimore County and the five campus University of Massachusetts system.

But Michael Hooker always wanted to return to Carolina. He brought to the job of Chancellor a spirit of innovation, seeking to build on the traditions of America's oldest public university. He believed that education is our greatest engine of opportunity, and he reached out to the entire State to share his belief. His administration's theme was: "For the people," and he crisscrossed North Carolina visiting every county to promote his vision and to renew the university's connection to the State.

When students came to Chapel Hill, they knew they would be taught in a way that prepared them for the challenges of the 21st century. Hooker said, and I am quoting:

In the 21st century the only thing that will secure competitive advantage for our regional, State and national economies is the extent to which we have developed, nurtured, fostered, cultivated, and deployed brain power.

Students will remember his active involvement in making their education reflect those values. He emphasized the need for increased access to computers and technology, made this a priority for UNC students, and he recruited and supported teachers who were willing to cross disciplinary boundaries and to innovate in their teaching methods.

North Carolinians who knew Michael Hooker will remember his energy for innovation and for effective teaching, his belief in the promise of a great public university and his passion for leading Carolina into the next century.

My wife and I are sad for the loss suffered by Michael's wife, Carmen, their family and our entire community. I deeply regret that Michael will not be with us to see his bold vision unfold. However, I am comforted in the knowledge that so many people are prepared to carry that vision forward, embracing the traditions that shaped Carolina and its late chancellor and shepherding the spirit of inventiveness and boldness that Michael Hooker embodied.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Wisconsin (Mr. GREEN) is recognized for 5 minutes.

(Mr. GREEN of Wisconsin addressed the House. His remarks will appear